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DEERS — The Key That Opens the Door To TRICARE Health Care Benefits

October is Family Health Month. What better time to talk to your family members about health care? For beneficiaries of the Military Health System — active duty, retirees, and their family members — TRICARE is your health care benefit. TRICARE, however, is only available to sponsors and family members who are registered in the Defense Enrollment Eligibility Reporting System (DEERS). Maintaining eligibility in DEERS is the key to ensuring access to health care for sponsors and their family members. When DEERS is current, the door to TRICARE benefits is always open.

To receive care at a military treatment facility in Europe or from any host nation care provider, sponsors and family members must be eligible and registered in DEERS. If the sponsor is registered in DEERS but the family is not, or the family has not verified eligibility within the last four years, family members are ineligible for TRICARE health and pharmacy benefits. Any claims filed with the claims processor for TRICARE Europe for family members not registered in DEERS may be denied.

Sometimes when sponsors change their status — active to retired, enlisted to officer or active to Reserve — breaks in coverage or "underlaps" in eligibility may occur, creating DEERS eligibility problems for sponsors and family members. During a status change, eligibility for the sponsor ends under the former status and begins again once the sponsor's new status has been entered into DEERS. Eligibility problems may occur any time there is a delay updating the sponsor's new eligibility status in DEERS.

To eliminate service breaks and periods of ineligibility for TRICARE benefits, sponsors should check their DEERS eligibility status periodically to ensure personal and family members' information is accurate and up-to-date.

Sponsors who keep DEERS up-to-date with current addresses, telephone numbers and the status of all personal events — marriages, divorces, deaths, births, re-enlistments, retirements, etc. — eliminate access problems for themselves and family members. Keeping DEERS information current helps ensure that any claims filed for the sponsor or family member are processed quickly and accurately. Keeping DEERS current also ensures that important TRICARE-related health care documents — enrollment cards, brochures, privacy notices, etc. — and, in some cases, prescription medications are delivered to the sponsor and family member at the correct address and on time.

Keeping DEERS information current is the responsibility of all sponsors. It's also the key for maintaining good health and access to your TRICARE health care benefits. DEERS information for sponsors and family members may be verified by contacting the nearest uniformed services personnel office. Sponsors and family members may also update their home addresses on the TRICARE web site at www.tricare.osd.mil/DEERSAddress.

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